

Annual Report and Financial Statements  
for the Year Ended 31 December 2021

# Crawley Baptist Church

Charity registration number: 1134616

Independent Examiners Ltd  
2 Broadbridge Business Centre  
Delling Lane  
Bosham  
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# **CRAWLEY BAPTIST CHURCH**

## **Contents**

Reference and Administrative Details	1
Trustees' Report	2 to 14
Independent Examiner's Report	15
Statement of Financial Activities	16
Balance Sheet	17
Notes to the Financial Statements	18 to 29
Non-statutory pages	30 to 35
Appendix A - Risk management report	30

# **CRAWLEY BAPTIST CHURCH**

## **Reference and Administrative Details**

### **Trustees**

Rev Ian Phillips, Senior Minister  
Mr Ade Aderounmu, Deacon  
Mr Graham Durrant, Church Secretary  
Mr Graham Poole, Deacon  
Mr Ian Larkham, Deacon  
Mrs Sandra Warner, Minister, Pastoral Care  
Mrs Sue Lindridge, Minister, Children and Youth  
Mrs Marion Hayden, Minister, Music and Worship  
Mr Paul Stewart, Deacon  
Mrs Sharon Golightly, Deacon  
Mr Graham Piper, Deacon  
Mr Benjamin McMillan, Deacon

### **Principal Office**

Crabtree Road  
West Green  
Crawley  
West Sussex  
RH11 7HJ

### **Charity Registration Number**

1134616

### **Independent Examiner**

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Independent Examiners Ltd  
2 Broadbridge Business Centre  
Delling Lane  
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PO18 8NF

### **Bankers**

The Royal Bank of Scotland  
Drummond House  
PO Box 1727  
Edinburgh  
Midlothian  
EH12 9RH

# **CRAWLEY BAPTIST CHURCH**

## **Trustees' Report**

The Trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2021.

### **Structure, governance and management**

#### ***Nature of governing document***

Crawley Baptist Church is governed by its constitution based on the Approved Governing Document provided by the Baptist Union. The Church received Charity Status from the Charity Commission in 2010.

The constitution explains that 'Church Members shall meet together in a Church Members' Meeting under the guidance of the Holy Spirit and under the Lordship of Christ to discern the mind of God in the affairs of the Church'. Ordinary Church Meetings – which we call 'Body Talk' - are held at least four times each year to consider routine matters associated with the life of the church including issues related to church membership and the appointment and dismissal of the charity trustees.

The constitution defines the Trustees of Crawley Baptist Church as the Minister, Deacons, Secretary, Treasurer and those employed staff who by the nature of their role work together with the Minister and the Deacons in the overall leadership of the Church.

#### 1. The Qualifications of a Deacon:

A Deacon should be a person:

I. Of mature faith

II. Filled with the Holy Spirit

III. Who supports to the full the worship and witness of the church

IV. Who supports a life group as fully as they are able

V. Able to work in harmony with the Minister and Fellow Deacons

A Deacon is a person appointed by the church, under the guidance of the Holy Spirit, to share in the spiritual leadership, oversight and administration of the church.

A Deacon is a member of 18 years or over and a member not less than six months.

#### 2. The Election of a Deacon

Deacons are elected at the AGM and require over 50% of the vote cast. They serve for a three-year term.

#### 3. The Responsibility of a Deacon

Deacons meet on the first Thursday of every month, at least one away day and one weekend away for business, training and development.

# CRAWLEY BAPTIST CHURCH

## Trustees' Report

Induction and training of the responsibility of Trustees is done on an informal basis as they are nominated for election. They are made aware of the role and responsibilities and relevant information is passed to them as and when it is received either at the regular monthly meeting or on training or planning days.

### ***Risk Management***

Under the Statement of Recommended Practice (SORP (FRS 102) effective 1 January 2019) regulations it is recommended that the Deacons, as Trustees, complete an ongoing Risk Management review. The Deacons have undertaken this review during the year in order to identify and manage the principal risks that may deter Crawley Baptist Church from achieving its main objectives. A copy of the latest review as at 31st December 2020 is included as Appendix A.

### **Objectives and activities**

In September 2021 we adopted a new vision:

**By 2025 Crawley Baptist Church will love without limits.**

To achieve this Vision we have three main thrusts: Looking up, Looking in and Looking out:

Looking Up: We will be people who are continually seeing and knowing God's transforming love as we follow him wholeheartedly.

Looking In: We will be a community who are fully using our gifts and fully equipped to serve one another in love.

Looking Out: We will be people who fearlessly proclaim God's magnificent love, always and everywhere.

It is through this Vision that we hope to fulfil our principal purpose as set out in the church's constitution: 'the advancement of the Christian faith according to the principles of the Baptist denomination'. We like to describe our purpose as simply being to:

- Declare God's Praise
- Develop Christian Disciples
- Demonstrate Christian Love

As a GOSPEL people, the church's values are:

- Grace - We will be motivated by God's free gift of love in all that we do.
- One another - We will be real as we care for one another and work together.
- Servant hearts - We will serve those in the local community and beyond with integrity and love.
- People - We will share the Good News of Jesus with anyone who does not know him.

# CRAWLEY BAPTIST CHURCH

## Trustees' Report

- Equipped - We will identify, develop and use our God given gifts.
- Lifestyle - We will be good stewards of our time, talents and possessions.

### **Public benefit**

The Trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

### **Achievements and performance**

#### **Review of activities**

*Activities focused on our vision that 'Crawley Baptist Church will be bursting with life!'*

In 2020 we had planned to adopt a new five-year vision for our church. The impact of the Covid-19 pandemic meant that it took us longer to develop this and we did not adopt our new vision until September 2021. For this report on 2021, therefore, we have described the church's activities under the three Thrusts we chose in support of our previous vision which was to be a church bursting with life. We explain how these activities were impacted by the Covid-19 pandemic.

#### *Covid-19*

The UK in 2020 was dominated by the impact of the Covid-19 pandemic. On the 23rd March 2020 the UK went into a national lockdown. Churches were closed and activities had to cease. While this meant many of the activities of the church and most of the external users stopped using the premises, the church continued to offer Sunday morning worship services online, and over time we harnessed technology to improve the depth and breadth of our shared worship.

Many meetings took place via Zoom including: Life Group meetings, Children and Youth Ministry activities, Deacons' meetings, staff meetings, and church members' meetings ('Body Talk'). The National Blood Service used the building regularly.

When the restrictions were lifted the church was able to hold a CAP Life Skills Course and make the premises available for Care Home Worker Training. The Deacons and Leaders chose not to open the building for Worship when restrictions were eased initially, but from June 2021 people were again able to attend the main Sunday services while we continued to stream them online.

During the whole period the church worked hard to connect with the church's members, the wider congregation, and those outside the church community in many ways: a blog and notices from the Minister on the website; weekly newsletters to Life Group Leaders; a regular mailing to 100 adults including newsletters, Bible study notes and copies of the weekly Sunday message; regular emails and newsletter to young people and families; goody bags and resources for children, young people and families.

Examples of the Vision coming to life in the church for the community over the last five years are set out below under the headings of the three Thrusts associated with that Vision.

# CRAWLEY BAPTIST CHURCH

## Trustees' Report

*We will be living lives that are healthy, vibrant and mature. All of the following was underpinned by active prayer, shown by the daily early morning Zoom prayer meetings, prayer before church services and in many ministry meetings.*

**Premises:** Because of COVID-19, 2021 was a very different year with regard to being open to the community. The beginning of the year had no-one using the building except for our pre-school, Little Holly Hedgehog. Slowly the community users and internal users started to come back from May increasing in September to 16 different community groups, some meeting once a month, others weekly or fortnightly.

Church groups started using the building with Life Groups first, who started coming back at the end of May. The older folk Tuesday group and Daycation followed soon after in June and July respectively. As the apprehension lifted people started to really enjoy using the building again.

Those from the community were happy to be in a place where there was noise and laughter, groups who had used the building for a long time prior to Covid and lockdown, said it was good to be home again. New people to the building say it has something, a feeling, a presence that is tangible and peaceful. Groups will talk about how welcoming this church is, it is a place where the welcome is paramount and the acceptance is total.

The groups using the building are mostly charities and range from services that provide art to those suffering from mental health issues; those who suffer with Dementia; counselling for men; parenting courses and many support groups. We hold exercise groups here and weekly afternoons dedicated to the older folk. It is a busy church, although not as busy as it was before the pandemic, but the numbers using the building are slowly rising. Our weekly café is becoming more popular with customers praising the lovely food and listening ear of the volunteers, who come in week by week and without whom the café would not be possible.

**Church services:** When the pandemic necessitated the closing of the church building, services went online. Initially these were done from various homes around Crawley and once the restrictions eased they were live streamed from the church and facilitated by a small team present on the premises. We became very creative using live elements and recorded elements, activities that could be done at home, worship and teaching. Once back in the building the variety of elements remained in recognition that many still watched the service online rather than attend in person. Numbers connecting online remained constant throughout and once back in the building reflected the combination of those present and those watching online. We had people connecting from all over the world at various points e.g. USA, Thailand (a church sent us pictures of them watching our live stream). We had a family join from Sunderland.

**Life Groups:** Our 20 Life Groups continued to meet as best they could over Zoom. Some Life Groups connected by letter or email producing a newsletter to keep in touch. Others connected regularly over the 'phone. A weekly newsletter was sent to all Life Group leaders and they met a few times over Zoom to connect and support one another.

**Youth Activities:** During 2021 we were in regular contact with 42 young people between the ages of 11 and 18. Regular activities included Re:allsorts youth group on a Wednesday evening, Doughnuts on a Sunday morning and the Young People's life group on a Sunday evening. These activities were both online and in person as restrictions allowed.

# CRAWLEY BAPTIST CHURCH

## Trustees' Report

Alongside these regular activities, we continued to support young people and their families through messages, cards and delivering care packages. We also sent out Lent resources, gifts at Christmas and, at the start of the summer holidays, gifts and resources to help support the young people's mental health during the school holidays.

The young people continued to be keen to engage with their peers at regular activities but for some Zoom was difficult. It was great to see them again when we were able to meet in person – even when we met in the park in the pouring rain! Autumn activities included Bowling and a visit to the Panto!

In September, we asked the young people to share their experiences through the pandemic and bring items that had been significant to them that we could capture in a time capsule. The time capsule will be displayed in the church.

We had hoped to be able to go on two residentials that had been postponed from 2020 but sadly neither was possible. Our planned trip to Kenya has now been postponed to July 2022. However, the relaxing of restrictions did enable the Kenya team to go to Carrotty Wood activity centre for the weekend in July. The young people said that this had been a significant time of rest, a time to reflect on their experiences of the pandemic and focusing on the future.

The Kenya Team have also been able to continue to build links with those we will visit in Kenya by Zoom calls and sending and receiving letters.

The role of volunteers has continued to be vital in continuing to keep in contact and support young people and their families. We have sought to thank and support them through appropriate training (safeguarding), regular zoom meets and encouragement and thank you gifts.

**Children's Ministry:** As the pandemic continued throughout 2021, our children's ministry team used their gifts and time to show God's love in action. Gone were the normal groups meeting in a church building every week so a 'new normal' to stay connected was created either over zoom, family faith packs into the home and email, individual cards, walks in the parks and smaller groups in church when allowed. By the autumn of 2021, most of the children were catching COVID, but when they were well enough, they were able to return to church either during the week or on a Sunday to re-build relationships again.



# CRAWLEY BAPTIST CHURCH

## Trustees' Report

**Family Ministry:** As families prepared for another year of a pandemic, the family ministry team and church family supported one another in challenging times. With high unemployment in the town because of the closure of Gatwick Airport, schooling happening at home, parents forced to work from home, visits with family and friends taken away, the cost of living rising, life became very hard for everyone and took its toll. To encourage families through this time: services were live streamed with a children's talk added; the prayer team covered us all; food parcels were delivered, meals were provided when times were hard; weekly faith at home newsletter was written to encourage and bring a smile; walks with parents who needed respite and a coffee were arranged. By the autumn of 2021, when families felt comfortable they slowly returned to the church building. It is going to take a while for our families to recover. However, across our community programmes – Parents & Toddlers and Kids Matter Parenting Programme – we have seen a huge increase of new families. This is due to the closure of many children's services in our town from the effect of the pandemic and government budgets.

**Parents & Toddlers:** A two day per week support group for parents/grandparents of under 3's before the pandemic became a doorstep, email, phone support group whilst the church doors were closed. We had 70 families on our books. Some families were hugely impacted financially during this time so we were able to assist with food and craft treats to show God's love. When the church doors reopened, we were inundated with enquiries from parents/grandparents wanting to join a support again as many, many families had had babies during lockdown and had nowhere to go and felt isolated and anxious. Once the doors reopened we were able to offer places to 40 families places the volunteers adjusted to the large volumes of people again. To see families make friendships and play again has been wonderful.

**Women's Ministry:** We held an online Women's ministry event, offering an Easter Reflection on Zoom. We sent out a package to every woman connected with the church during the four Sundays during Advent. Many still have copies of the ideas or craft activities we sent out.

*Crawley Baptist Church will be a magnetic, innovative and welcoming community centre.*

**Christmas Services:** With COVID cases rising leading up to Christmas, the decision was made to hold one Christmas Carol Service which was live streamed with only the choir, readers and minister present in the building. There were nearly 600 connections to the YouTube stream and nearly 300 on the Facebook stream.

**SPOT:** During this time period we as a church family and the community that we have contact with experienced the following:

We used existing teams and structures and due to the Pandemic created new teams to show love and care for each other by:

Telephone Ministry: We used a team of people to phone weekly the person they had been "buddied" with to ensure each person received care and comfort at this difficult time. 'Buddies' were also able to ask each person if they required any shopping etc. This ministry was a lifeline to the elderly, sick or vulnerable and for many of them it became so important that they were waiting by the phone for their call!

# CRAWLEY BAPTIST CHURCH

## Trustees' Report

Meal Ministry: We had a team of people cooking a meal once a week, which would be delivered by a separate team. Meals were not just distributed to the elderly or vulnerable, but also to NHS and frontline workers. The meals were beautifully presented and we received cards, phone calls, and emails expressing not just gratitude for the meal but also for the thought behind it.

Knock and Natter: We had a team of people who would knock on the door of an elderly or vulnerable person attached to the church, and would spend some time chatting on the doorstep. This ensured that particularly those who lived alone would see a smiling face. Often a cake would change hands on these occasions! Again we received many messages of thanks for the difference this had made during lockdown.

Card Ministry: From the first week of lockdown in March 2020 until Christmas 2021, 100 cards were sent out each week to the elderly, sick or vulnerable. A team of volunteers prepared batches of 100 cards. Another team filled, addressed and stamped envelopes for posting. As well as the card each envelope contained a letter of encouragement, a thought for the week and an offer of help for anyone who needed it. The letters were called, 'Friday Treasure' as that was the day of the week that they arrived.

Shopping and Prescription pick up Team: A team of volunteers were available to access 'Click and collect' or 'Home Delivery' shopping services as well as picking up prescriptions and delivering them to the door step. The delivery by a happy smiling face was as welcome as the shopping itself.

Fish and Chips: At various times during lockdown and at other times we used a local Fish and Chip shop and placed a bulk order, delivering a meal to residents of the Dyers Alms-Houses. This initiative was met with great enthusiasm. The residents enjoyed meeting in 'bubbles' and having the table laid ready to enjoy their meal. The local chip shop was also very happy for our business at this difficult time.

Afternoon Tea in the Garden: When the lockdown restrictions were eased to allow people to meet outside, we offered weekly afternoon tea in the garden to small gatherings of maximum six people. That proved to be a real tonic to those who live alone.

Walk and Talk: We also offered a walk and talk ministry to individuals when Covid restrictions allowed.

**Football Club:** Whenever the restrictions have allowed the football club has continued to meet every Monday evening in 2021. Numbers vary from 10 to 25 on any week, with over 30 on the contact list. Towards the end of the year we had a number of new players. Most of those who come do not attend the church and are friends, colleagues or associates of others attending. Even with a significant increase in the cost in the middle of the year due to new pitches being laid, numbers have remained high. The players come because they like the friendly atmosphere which is competitive but in a relaxing way! One young man, who drives all the way from Woking each week, said he comes precisely because of that atmosphere.

# CRAWLEY BAPTIST CHURCH

## Trustees' Report

**One Voice:** From January to July, OneVoice community choir continued its virtual practices over zoom that it had begun in April 2020. Meeting together over zoom, recording songs individually and then creatively putting them together was a way to keep connected at a time when in person choir practices were not allowed. Although less than half of the original choir attended these regular zooms, those that did found the sense of community and belonging to something that we could still make work, despite restrictions, a very valuable part of living well during the pandemic. We managed to learn and film 11 songs during this time which we shared through our website and YouTube.

From September we ran hybrid practices with choir returning to practices in the church building, but also some joining in through zoom. It was so good to be back together, and during the autumn term we were able to sing a selection of Christmas songs at 2 outdoor venues and were filmed singing together in the church for the annual St. Catherine's Hospice tree of light virtual service of remembrance.

2021 was an unusual year for a choir, but against all odds we were still able to sing together and enjoy being together.

**Christians Against Poverty (CAP):** The CAP Life Skills Course covers the four key topics of money, organisation, health and relationships. The course generally lasts for 8 weeks and contains three main elements, which are the course, community and coaching.

The course aims to benefit each member through interactive sessions, by releasing them from stresses and pressures that come from money, relationships and everyday life and to let them know how much they are valued by others and by God. Community time is planned into the course so that the members and coaches and volunteers, can get to know each other and have fun. It is an opportunity to openly profess and share our faith and build stronger relationships with the members.

By the end of the course, each member is encouraged to join a church community, if they are not part of one already. Each member has the opportunity to benefit from friendly one-to-one support and coaching from a trained CAP Life Skills Coach.

We have held four courses so far, all taking place in Crawley Baptist Church the most recent, Course 4: 28th September 2021 – 16th December 2021, starting at 7.30pm where we had three people attending.

In December 2021 we were able to invite clients to the Crawley CAP Centre Christmas Party, All our clients at the time received a Christmas hamper.

We have been encouraged by the positive feedback we have received from the clients who have attended any of the four courses we have held, in Crawley, to date. In fact, two of our clients enjoyed the course so much, that they asked to come back to attend the subsequent course! One of our clients has attended three courses, bringing a new person along each time. For the fourth course we had made significant contact with three of the West Sussex Social Services teams and one of our clients was a referral via this route. He proved to be a very enthusiastic advocate for the course, so we are hoping that this avenue opens up more possibilities in the future.

# CRAWLEY BAPTIST CHURCH

## Trustees' Report

All clients are followed up and invited to a walk in Tilgate Park and a picnic. In November last year we held a large reunion and invited all our clients to date. The event centred on watching a live streamed CAP event. It was well received by those attending and provided an opportunity to catch up with those we hadn't seen for some time.

**POD:** A vibrant, busy, weekly community children's club for school years 1 to 6 of 30 children before the pandemic quickly changed to a group on zoom. All the time that the church was closed we operated an every other week zoom club for those families who would feel comfortable sitting in front of a screen. The time was reduced from an hour and a half to 40 minutes. An activity pack with treats was either posted or hand delivered to each family to bring a smile and fun. Everyone was very thankful for this time, but even more thankful when the doors of the church reopened later in the year.

**The Rainbow Lounge Coffee Shop:** The coffee shop, closed for most of 2021 due to the Covid 19 restrictions, was reopened at the beginning of October as those restrictions were eased. The coffee shop, which was first opened in 2003, was reopened with a new menu and for the first time the ability to take payment by card as well as cash. Aimed as an outreach ministry the coffee shop is completely staffed by volunteers. It is self funding and any profit made on sales is used to buy new equipment for the church kitchens. Any surplus has in the past been donated to the church General Fund. The volunteer staff are proud of the fact that through their hard work they have achieved an Elite 5\* Scores on the Doors food hygiene rating from the local council as well as an 'Eat out, eat well' Gold award for healthy eating. The coffee shop is open from 10.00 am on Wednesday and Thursday of each week, for Coffee & cake, with light lunches being served from 11.30. The regular clientele come from both the general public as well as church members attending other ministries within the church building. Any 'tips' received are turned into vouchers to enable the coffee shop to provide a free meal for those in the community who are disadvantaged.

*We will be seeing the extraordinary in the ordinary as we live fruitful lives in all the places we go.*

**Kids Matter:** A parenting programme for families needing support either through our local school or other community connections was a lifeline for parents before the pandemic. Instead of two programmes per year, we were only able to run one with COVID restrictions in place. 8 families were able to attend the 6 week programme. One of the parents shared that this programme had changed their lives. We noticed that the children were able to attend school regularly improving isolation, attendance and education for both parents and children.

*Other activities*

**Funerals:** The church was used for one funeral, for a family who had long connections with the church. We were able to offer the use of the sanctuary for the service and the Rainbow Lounge for the refreshments afterwards. This provides a comfortable and welcoming space and atmosphere for a family at this time and a way the church serves the local community. Members of the family began attending worship after the funeral.

**Mission:** The Mission Strategy Group, also known as the Mission Team, consists of a small group of eight and meets mostly once a month. As a team, our privilege is to share in the Great Commission and act in an advisory capacity to the Minister, the Leadership Team and the Deacons and manage the allocated annual budget.

# CRAWLEY BAPTIST CHURCH

## Trustees' Report

Our aim is to help the fellowship at CBC to be 'Mission Aware' by including regular prayer updates, sharing mission news and keeping the church informed of relevant developments regarding those areas for which we have involvement. In addition, we seek to encourage those individuals and organisations on the front line, at home and abroad, in their work for the Lord by supporting them in prayer and by other means. We also endeavour to encourage and support any members of the fellowship if they feel led to be involved in mission.

In recent times, we have linked with BMS Missionaries Mark and Susanna Barrell in Mozambique and kept in touch with them sharing their news and prayer requests with the church during Sunday morning services and at Body Talk. But in 2021, following their repatriation to the UK, due to Susanna's health problems, we began the process of linking with BMS Missionaries Jane Edwards and Liz and Sergio Vilela also working in Mozambique. We also have mission involvement in Kenya (New Life International), Burundi (Igniting communities for Jesus), Malawi (Faith in Action Churches), Uganda (WATSAN), and Cameroon and maintain a link with Deo Gloria Church in Hunedoara, Romania. At home, we support the work of the Easter Team, Lighthouse and Christians Against Poverty.

The church is committed to enabling as many people as possible to join in its services of worship and its activities and to become part of the church community. The Trustees maintain an overview of all the activities of the church and are constantly monitoring them in order to make any changes necessary in order to involve as wide a group of people as possible, thereby continuing to deliver a clear public benefit.

### **Achievements**

In this section we would normally focus on the fruit of those church activities which were specifically identified as helping us move towards our Vision. However, as explained above, establishing our new Vision and the consequent projects was delayed by the pandemic. In this section therefore we have reflected back on the progress made towards our previous Vision that the church would be '**bursting with life**'.

During 2021 the church was bursting with life as it met to worship online in the most creative ways: videos, stories, music teaching, children's talks and over the summer the All Age Sundaes which included weekly "Where's Wally?" featuring the indomitable Inspector Clueless. The services enabled the church community to stay connected and to support one another through the challenge of lockdowns and restrictions. Many members and volunteers were involved to make these things happen and gave their time willingly and generously. This served to hold people in their faith during a difficult time

As the church opened again we saw many new faces joining us on Sunday mornings in the building. Some of those had connected online and had found community and so came in person. We have had new families join us.

During lockdown the numbers of online views remained constant. When the building opened a small number began to gather weekly in person. That number had grown steadily and by the end of 2021 constituted between about a third and a half of those attending pre-lockdown. Online connections remained steady and reflected the difference between those in the building and those watching remotely.

# CRAWLEY BAPTIST CHURCH

## Trustees' Report

At the end of the year membership was similar to the end of 2020. We regularly review the membership and remove those who have left the church.

A new Life Group was established for young adults enabling them to connect and meet together to encourage and challenge each other. With changing jobs, work patterns and some moving away this came to a natural end during the year. Attendance in the other 20 Life Groups varied between groups as some people found Zoom challenging. Some could not meet at all because they couldn't make the technology work. Other groups thrived and found members attended far more regularly.

2021 was a tough year with many struggling from the lack of contact with others. The activities of the church enabled people to stay connected, to feel part of community and to know they were loved and cared for.

We had the privilege of baptising one of our young people just before he went back to university.

During the year, across all the activities for children from 0-11, we had regular contact with 147 children.

Over the year around 180 people from the church have regularly engaged in Life Groups, seeking to learn and grow together as they love and support each other in everyday life.

We supported more than 75 seniors during the year across the whole range of the SPOT ministry activities, many of whom live on their own and benefit from the company and the care they receive.

Regular church attendance was difficult to monitor but online presence remained constant throughout lockdown at around 250 and total attendance remained at that level post lockdown, with people present in the building and others online.

### **Stories:**

**Family Life:** We will be living lives that are healthy, vibrant and mature.

To connect as the family of the church we built a tangible reminder that, even in the challenges of the pandemic we were in God's hands and that he is capable of bring beauty out of the ruins. Teaching through the book of Nehemiah where God's people rebuild the walls of Jerusalem, we built a wall of our own. Everyone was invited to decorate a tile and we built those tiles into a tile wall which now adorns a wall in the Rainbow Lunge. The oldest to youngest engaged and it has become a real encouragement to the community of the church: we are in this together, each unique but part of God's bigger and better story.

**Community Life:** Crawley Baptist Church will be a magnetic, innovative and welcoming community centre.

Since the church building was closed of much of the year and people couldn't come to us, we went to them. And we joined with the local fish and chip shop to do it, taking fish and chip meals to the Dyers Alms houses which the residents loved!

**Everyday Life:** We will be seeing the extraordinary in the ordinary as we live fruitful lives in all the places we go.

# **CRAWLEY BAPTIST CHURCH**

## **Trustees' Report**

Volunteers stepped up to the plate during lockdowns cooking meals, doing shopping, collecting prescriptions, holding tea in the garden, making and sending cards, send out the weekly treasure (newsletters, cards and the Minister's sermon), walks and talks, treasure hunts and a daily prayer meeting to name a few.

### **Plans for future periods**

When planning the year, the Trustees considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement for religion. We seek to provide a public benefit by reaching as many in the community as we can and to help them through:

- Regular services of worship with teaching and prayer
- Provision of pastoral care and practical support
- Explaining the Christian faith and providing opportunities for people to become followers of Jesus Christ.

In order to facilitate all this work, it is important to maintain the fabric of the premises.

We will continue to pursue our purposes: to declare God's praise, to develop Christian disciples, and to demonstrate Christian love. Our vision is that by 2025 Crawley Baptist Church will love without limits.

### **Financial review**

All cash balances are held with the Baptist Union Corporation in an interest earning deposit account. When the Church committed to the rebuilding project it set up the double tithe in support of the External Tithe Fund (support to outside organisations) and The Evangelism, Outreach and Mission Fund (support for these activities from within the Church). Whilst the External Tithe Fund was distributed as received, the Evangelism, Outreach and Mission Fund was allowed to accumulate and has been used over the interim years. This Fund now stands at £20,061. Half of the costs of increasing the hours of the Children's and Family Worker and employing a 'Teacher' have been met from this fund over this year. While we no longer employ a 'Teacher', 25% of the costs of increasing the hours of the Children's and Family Worker will be met from this fund in 2022.

Revenue income amounted to £366,490 (£383,578) and comprised General Offerings, miscellaneous donations, tax refund on Gift Aid, interest received, government grants and income from use of premises. (The income figure for 2020 included a one-off transfer of monies held for use by different ministries in the church. This income was placed into three new designated funds - Mission Fund, Specified Ministries, Rainbow Lounge - as shown in note 14 to 2020 Accounts. The balance in these new funds totalled £27,236 on 31st December 2020).

Revenue expenditure amounted to £371,509 (£358,835).

All debtors are considered good for the full amount owing; all obligations have been met and will continue to be met as they fall due.

# CRAWLEY BAPTIST CHURCH

## Trustees' Report

### ***Policy on reserves***

Crawley Baptist Church holds reserves in order to continue our operations in the face of future shortfalls in income or unexpected expenses. We have considered the financial risks we face and our policy is to hold £32,500 as free reserves.

### **Statement of Trustees' Responsibilities**

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The annual report was approved by the Trustees of the charity on 22 September 2022 and signed on its behalf by:

.....  
Rev Ian Phillips  
Trustee

.....  
Mr Graham Durrant  
Trustee



# **CRAWLEY BAPTIST CHURCH**

## **Independent Examiner's Report to the Trustees of Crawley Baptist Church**

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2021 which are set out on pages 16 to 29.

### **Respective responsibilities of Trustees and examiner**

As the charity's Trustees of Crawley Baptist Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Crawley Baptist Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

Since Crawley Baptist Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Chartered Institute of Management Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of Crawley Baptist Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....  
G W Schulz ACMA

Independent Examiners Ltd  
2 Broadbridge Business Centre  
Delling Lane  
Bosham  
Chichester  
West Sussex  
PO18 8NF

22 September 2022

## CRAWLEY BAPTIST CHURCH

### Statement of Financial Activities for the Year Ended 31 December 2021

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<b>Income and Endowments from:</b>					
Donations and legacies	2	353,570	6,380	359,950	374,475
Charitable activities	3	6,267	-	6,267	8,643
Investment income	4	273	-	273	460
Total income		<u>360,110</u>	<u>6,380</u>	<u>366,490</u>	<u>383,578</u>
<b>Expenditure on:</b>					
Charitable activities	5	358,681	12,828	371,509	358,835
Total expenditure		<u>358,681</u>	<u>12,828</u>	<u>371,509</u>	<u>358,835</u>
Net income/(expenditure)		1,429	(6,448)	(5,019)	24,743
<b>Other recognised gains and losses</b>					
Actuarial gains on defined benefit pension schemes		6,081	-	6,081	18,258
Net movement in funds		7,510	(6,448)	1,062	43,001
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>119,930</u>	<u>2,687,661</u>	<u>2,807,591</u>	<u>2,764,590</u>
Total funds carried forward	13	<u>127,440</u>	<u>2,681,213</u>	<u>2,808,653</u>	<u>2,807,591</u>

The notes on pages 18 to 29 form an integral part of these financial statements.

# CRAWLEY BAPTIST CHURCH

## Balance Sheet as at 31 December 2021

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible assets	9	2,653,600	2,653,600
<b>Current assets</b>			
Debtors	10	5,498	7,018
Cash at bank and in hand		<u>177,853</u>	<u>198,444</u>
		183,351	205,462
<b>Creditors: Amounts falling due within one year</b>	11	<u>(9,970)</u>	<u>(27,353)</u>
<b>Net current assets</b>		<u>173,381</u>	<u>178,109</u>
<b>Total assets less current liabilities</b>		2,826,981	2,831,709
<b>Creditors: Amounts falling due after more than one year</b>		<u>(18,328)</u>	<u>(24,118)</u>
<b>Net assets</b>		<u><u>2,808,653</u></u>	<u><u>2,807,591</u></u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds		2,681,213	2,687,661
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>127,440</u>	<u>119,930</u>
<b>Total funds</b>	13	<u><u>2,808,653</u></u>	<u><u>2,807,591</u></u>

The financial statements on pages 16 to 29 were approved by the Trustees, and authorised for issue on 22 September 2022 and signed on their behalf by:

.....  
Rev Ian Phillips  
Trustee

.....  
Mr Graham Durrant  
Trustee

# **CRAWLEY BAPTIST CHURCH**

## **Notes to the Financial Statements for the Year Ended 31 December 2021**

### **1 Accounting policies**

#### **Statement of compliance**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### **Basis of preparation**

Crawley Baptist Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

#### **Going concern**

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

#### **Income and endowments**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

#### ***Donations and legacies***

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

#### ***Gift aid***

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

# CRAWLEY BAPTIST CHURCH

## Notes to the Financial Statements for the Year Ended 31 December 2021

### **Charitable activities**

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

### **Grant provisions**

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

### **Tangible fixed assets**

Freehold property owned by the charity is included in the financial statements at its historical deemed cost and depreciated by writing off the difference between the cost and estimated residual value over its useful economic life. The useful economic life of the property is so long and the residual value so high that any depreciation would not be material.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities.

### **Depreciation and amortisation**

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is not charged on freehold land. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Freehold property	not material

### **Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

# CRAWLEY BAPTIST CHURCH

## Notes to the Financial Statements for the Year Ended 31 December 2021

### Liabilities

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

### Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

### Fund structure

Unrestricted income funds are general funds that are available for use at the Trustees's discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

## 2 Income from donations and legacies

	Unrestricted funds		Restricted	Total	Total
	Designated	General	funds	2021	2020
	£	£	£	£	£
Donations and legacies;					
Donations	39,395	253,920	6,380	299,695	305,738
Gift aid reclaimed	-	55,809	-	55,809	54,597
Grants, including capital grants;					
Government grants	-	4,446	-	4,446	14,140
	<u>39,395</u>	<u>314,175</u>	<u>6,380</u>	<u>359,950</u>	<u>374,475</u>

## CRAWLEY BAPTIST CHURCH

### Notes to the Financial Statements for the Year Ended 31 December 2021

#### 3 Income from charitable activities

	<b>Unrestricted funds General £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Use of premises	6,267	6,267	8,643

#### 4 Investment income

	<b>Unrestricted funds General £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Interest receivable and similar income; Interest receivable on bank deposits	273	273	460

#### 5 Expenditure on charitable activities

		<b>Unrestricted funds Designated £</b>	<b>General £</b>	<b>Restricted funds £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Mission costs		-	1,856	-	1,856	1,957
Ministry costs		28,091	14,243	1,044	43,378	39,383
Church premises costs		20,259	46,974	-	67,233	33,190
Manse costs		-	5,276	-	5,276	3,577
Administrative support		-	15,451	-	15,451	17,729
Independent examination		-	1,620	-	1,620	1,620
Grant funding of activities	6	-	48,650	5,350	54,000	64,710
Staff costs	8	-	176,261	6,434	182,695	196,669
		48,350	310,331	12,828	371,509	358,835

## CRAWLEY BAPTIST CHURCH

### Notes to the Financial Statements for the Year Ended 31 December 2021

#### 6 Grant-making

##### Analysis of grants

	Grants to institutions		Grants to individuals	
	2021	2020	2021	2020
	£	£	£	£
Mission grants	<u>52,000</u>	<u>63,130</u>	<u>2,000</u>	<u>1,580</u>

#### 7 Trustees remuneration and expenses

During the year, 4 Trustees received remuneration of £95,305 (2020 - 4 Trustees received £92,160).

During the year, 4 Trustees received benefits in kind in the form of pension contributions of £16,253 (2020 - £15,746).

During the year, 3 Trustees received reimbursement of expenses of £2,391 (2020 - 3 Trustees received £3,370).

#### 8 Staff costs

The aggregate payroll costs were as follows:

	2021	2020
	£	£
<b>Staff costs during the year were:</b>		
Wages and salaries	145,206	161,408
Social security costs	7,729	8,786
Pension costs	26,552	26,475
Redundancy	<u>3,208</u>	<u>-</u>
	<u>182,695</u>	<u>196,669</u>

The number of persons (including senior management team) employed by the charity during the year was as follows:

	2021	2020
	No	No
Employees	<u>8</u>	<u>9</u>

No employee received emoluments of more than £60,000 during the year



## CRAWLEY BAPTIST CHURCH

### Notes to the Financial Statements for the Year Ended 31 December 2021

#### **Paid Staff**

Senior Minister: Ian Phillips  
Children and Families: Mrs. Denise Beer  
Financial Assistant: Mrs. Lesley King  
Music and Worship: Mrs. Marian Hayden  
Children and Youth: Mrs. Sue Lindridge  
Premises Manager: Mrs Clare Sage  
Pastoral Care: Mrs. Sandra Warner  
Teacher: Rev. Chris Young (until April 2021)

#### **Volunteer Staff**

Financial Assistant: Mr. Steve Pidgeon

Note: the following Paid Staff are also Trustees under the Constitution adopted by the church in July 2009:

Senior Minister: Rev Ian Phillips  
Pastoral Care: Mrs. Sandra Warner  
Children and Youth: Mrs. Sue Lindridge  
Music and Worship: Mrs. Marian Hayden

#### **9 Tangible fixed assets**

	<b>Land and buildings £</b>	<b>Total £</b>
<b>Cost</b>		
At 1 January 2021	<u>2,653,600</u>	<u>2,653,600</u>
At 31 December 2021	2,653,600	2,653,600
<b>Depreciation</b>		
At 31 December 2021	<u>-</u>	<u>-</u>
<b>Net book value</b>		
At 31 December 2021	<u>2,653,600</u>	<u>2,653,600</u>
At 31 December 2020	<u>2,653,600</u>	<u>2,653,600</u>

The charity owns and utilises the church premises at Crabtree Road, West Green, Crawley, RH11 7HJ which have been included in the financial statements in accordance with the new accounting framework at the insurance value of £2,431,222. The church manse at 27 Crabtree Road, West Green, Crawley, RH11 7HL, occupied by the senior minister, has also been included at its insurance value of £222,378.

## CRAWLEY BAPTIST CHURCH

### Notes to the Financial Statements for the Year Ended 31 December 2021

#### 10 Debtors

	2021 £	2020 £
Accrued income	4,435	4,172
Other debtors	1,063	2,846
	<u>5,498</u>	<u>7,018</u>

#### 11 Creditors: amounts falling due within one year

	2021 £	2020 £
Other taxation and social security	2,578	2,650
Other creditors	5,072	4,998
Accruals	2,320	19,705
	<u>9,970</u>	<u>27,353</u>

#### 12 Pension commitments

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below).

The Ministers and some members of the church staff are eligible to join the Scheme.

# CRAWLEY BAPTIST CHURCH

## Notes to the Financial Statements for the Year Ended 31 December 2021

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva plc. (Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.) The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

<b>Type of financial assumption</b>	<b>% pa</b>
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (RPI)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Main Scheme pension	2.70

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## **CRAWLEY BAPTIST CHURCH**

### **Notes to the Financial Statements for the Year Ended 31 December 2021**

\* Post-retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor  $A=0.5\%$ .

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

#### Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan dated 30 September 2020, deficiency contributions are payable until 30 June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. However, the Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 and 31 December 2020.

## CRAWLEY BAPTIST CHURCH

### Notes to the Financial Statements for the Year Ended 31 December 2021

#### 13 Funds

##### Current year

	Balance at 1 January 2021 £	Incoming Resources resources expended			Other recognised gains/ (losses) £	Balance at 31 December 2021 £
	£	£	£	£	£	£
<b>Unrestricted funds</b>						
<b>General</b>						
General Funds	21,838	320,715	(310,331)	(1,133)	6,081	37,170
<b>Designated</b>						
Gift Day Fund	65,613	-	(20,259)	1,133	-	46,487
Memorial Fund	5,243	20,000	(5,244)	-	-	19,999
Mission Fund	19,136	12	-	-	-	19,148
Specified Ministries	6,374	16,799	(20,238)	-	-	2,935
Rainbow Lounge	<u>1,726</u>	<u>2,584</u>	<u>(2,609)</u>	<u>-</u>	<u>-</u>	<u>1,701</u>
	<u>98,092</u>	<u>39,395</u>	<u>(48,350)</u>	<u>1,133</u>	<u>-</u>	<u>90,270</u>
<b>Total unrestricted funds</b>	<u>119,930</u>	<u>360,110</u>	<u>(358,681)</u>	<u>-</u>	<u>6,081</u>	<u>127,440</u>
<b>Restricted funds</b>						
Koinonia Fund	7,566	1,030	(1,044)	-	-	7,552
Evangelism Outreach & Mission Fund	26,495	-	(6,434)	-	-	20,061
Easter Team Fund	-	415	(415)	-	-	-
Other Specific Charities	-	4,935	(4,935)	-	-	-
Building fund	<u>2,653,600</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,653,600</u>
	<u>2,687,661</u>	<u>6,380</u>	<u>(12,828)</u>	<u>-</u>	<u>-</u>	<u>2,681,213</u>
<b>Total funds</b>	<u>2,807,591</u>	<u>366,490</u>	<u>(371,509)</u>	<u>-</u>	<u>6,081</u>	<u>2,808,653</u>

## CRAWLEY BAPTIST CHURCH

### Notes to the Financial Statements for the Year Ended 31 December 2021

#### Prior year

	Balance at 1 January 2020 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 December 2020 £
<b>Unrestricted funds</b>					
<b>General</b>					
General Funds	1,964	325,641	(324,025)	18,258	21,838
<b>Designated</b>					
Gift Day Fund	63,200	2,413	-	-	65,613
Memorial Fund	463	6,600	(1,820)	-	5,243
Mission Fund	-	33,074	(13,938)	-	19,136
Specified Ministries	-	10,764	(4,390)	-	6,374
Rainbow Lounge	-	4,986	(3,260)	-	1,726
	<u>63,663</u>	<u>57,837</u>	<u>(23,408)</u>	<u>-</u>	<u>98,092</u>
<b>Total unrestricted funds</b>	<u>65,627</u>	<u>383,478</u>	<u>(347,433)</u>	<u>18,258</u>	<u>119,930</u>
<b>Restricted funds</b>					
Koinonia Fund	8,861	100	(1,395)	-	7,566
Evangelism Outreach & Mission Fund	36,502	-	(10,007)	-	26,495
Building fund	2,653,600	-	-	-	2,653,600
	<u>2,698,963</u>	<u>100</u>	<u>(11,402)</u>	<u>-</u>	<u>2,687,661</u>
<b>Total funds</b>	<u>2,764,590</u>	<u>383,578</u>	<u>(358,835)</u>	<u>18,258</u>	<u>2,807,591</u>

## CRAWLEY BAPTIST CHURCH

### Notes to the Financial Statements for the Year Ended 31 December 2021

#### 14 Analysis of net assets between funds

##### Current year

	<b>Unrestricted funds</b>		<b>Restricted funds</b>	<b>Total funds at 31 December 2021</b>
	<b>General</b>	<b>Designated</b>	<b>funds</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	-	-	2,653,600	2,653,600
Current assets	65,467	90,271	27,613	183,351
Current liabilities	(9,971)	-	-	(9,971)
Creditors over 1 year	(18,328)	-	-	(18,328)
<b>Total net assets</b>	<u>37,168</u>	<u>90,271</u>	<u>2,681,213</u>	<u>2,808,652</u>

##### Prior year

	<b>Unrestricted funds</b>		<b>Restricted funds</b>	<b>Total funds at 31 December 2020</b>
	<b>General</b>	<b>Designated</b>	<b>funds</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	-	-	2,653,600	2,653,600
Current assets	72,826	98,575	34,061	205,462
Current liabilities	(27,352)	-	-	(27,352)
Creditors over 1 year	(24,118)	-	-	(24,118)
<b>Total net assets</b>	<u>21,356</u>	<u>98,575</u>	<u>2,687,661</u>	<u>2,807,592</u>

## CRAWLEY BAPTIST CHURCH

### Appendix A - Risk Management Report

The Risk Management Report was not reviewed at the end of 2021 but will be before the next annual report.

<b><u>Finance</u></b>		
<b>Potential risk</b>	<b>Potential impact</b>	<b>Steps to mitigate risk</b>
<b>Revenue income does not increase at the rate required to sustain the increase in budgeted expenditure.</b>	Cut back on revenue expenditure thus reducing overall outreach and impact.	<p>Monthly financial reports to the Deacons showing actual income compared with projections.</p> <p>Bi-monthly reporting to Church Members to indicate need to increase giving.</p> <p>Encourage members and regular attendees to reassess their giving on a regular basis (e.g., annually at beginning of each year)</p>
<b>Unexpected expenditure of General Fund.</b>	Reduced revenue expenditure thus reducing overall outreach and impact.	Maintain a reserve of £32,500 in the General Fund. This amount is to be determined by the Finance Team and recommended to the Deacons following a reasonable "stress test" in accordance with the agreed policy.
<b>Loss of key personnel/data with specialist knowledge of financial support systems.</b>	Loss of all financial management and control.	<p>All data backed-up using NAS (Network Attached Storage) drive.</p> <p>Additional system operator trained.</p>
<b>Being the victim of fraud</b>	Loss of capital/ reputational damage	<p>Management assessment of fraud</p> <p>Processes for identifying and responding to fraud / key policies</p> <p>Reviewed and updated processes in light of Covid restrictions and remote working</p> <p>Communication to those charged with governance and employees around instances of actual / alleged / suspected fraud or misuse of funds</p> <p>Serious incidents reported to Charity Commission</p>



## CRAWLEY BAPTIST CHURCH

### Appendix A - Risk Management Report

<b><u>Personnel</u></b>		
<b>Potential risk</b>	<b>Potential impact</b>	<b>Steps to mitigate risk</b>
<b>Loss of Staff and other key personnel, e.g., through relocation, promotion, retirement, ill health or burn out.</b>	<p>Loss of direction and/or control of key areas of Church life.</p> <p>Additional pressure on remaining staff.</p> <p>Reduction in the Church's activities.</p>	<p>Risk reduced as far as practical by devolving responsibilities amongst teams led by staff and other key personnel.</p> <p>Sharing responsibilities through regular staff and team meetings.</p> <p>Encouraging open channels of communication with Deacons.</p> <p>Review job descriptions and procedures for regular appraisal, review and development, including succession planning.</p> <p>Annual budget review of staff remuneration package.</p> <p>Appropriate policies in place</p>

<b><u>Data Security</u></b>		
<b>Potential risk</b>	<b>Potential impact</b>	<b>Steps to mitigate risk</b>
<b>Loss of Data/Records/Work from laptops due to theft, loss, damage, or breakdown</b>	Loss of critical information	<p>Server is available for staff to back up sensitive data</p> <p>Availability of this at home during remote learning to be reviewed as part of data protection review</p>
<b>Data breach or loss of data</b>	<p>Heavy financial penalties or prosecution.</p> <p>Reputational damage</p> <p>Safe-guarding breach</p>	<p>Review of GDPR in progress with aim for updated policy and training to be performed by end of 2021</p> <p>Data protection policy in place</p> <p>Data handling processes in place</p>

# CRAWLEY BAPTIST CHURCH

## Appendix A - Risk Management Report

<b>Activities</b>		
<b>Potential risk</b>	<b>Potential impact</b>	<b>Steps to mitigate risk</b>
<p><b>Child abuse allegations made against an individual or individuals as part of CYM or other Church organisations working with children.</b></p>	<p>Damage and harm to the individuals, families and friends arising from abuse</p> <p>Legal or other claims against individuals and/or the Church.</p> <p>Adverse public reaction towards the Church.</p> <p>Damage to the children, parents and families resulting in a decline of young people in the Church.</p> <p>Damage and loss of confidence by and in Children and Youth Ministry leaders affecting purpose, values and vision of the Church.</p>	<p>Crawley Baptist Church Safeguarding Policy implemented and subject to regular review with referral to the Disclosure and Barring Service as appropriate.</p> <p>Regular training in Safeguarding Protection issues for all those working with children.</p>
<p><b>Allegations made against an individual or individuals as part of a Church organisation working with vulnerable adults.</b></p>	<p>Damage and harm to the individuals, families and friends arising from abuse</p> <p>Legal or other claims against individuals and/or the Church.</p> <p>Adverse public reaction towards the Church.</p> <p>Damage and loss of confidence by and in the work with vulnerable adults affecting purpose, values and vision of the Church.</p>	<p>Crawley Baptist Church Safeguarding Policy for Vulnerable Adults implemented and subject to regular review with referral to the Disclosure and Barring Service as appropriate.</p> <p>Regular training in Safeguarding Protection issues for all those working with vulnerable adults.</p>

## CRAWLEY BAPTIST CHURCH

### Appendix A - Risk Management Report

<b>Activities</b>		
<b>Potential risk</b>	<b>Potential impact</b>	<b>Steps to mitigate risk</b>
<b>Abuse by member of the public or accident otherwise incurred causing harm/damage to other people, staff or premises.</b>	<p>Damage and harm to the individuals, families and friends arising from abuse.</p> <p>Legal claim against the church.</p> <p>Adverse public reaction towards the Church.</p>	<p>Appropriate/relevant insurance cover held relating to the premises.</p> <p>Stewards appointed and staff aware of need for vigilance and support and building security procedures.</p>
<b>Allegations made against staff, pastoral and counselling workers and other leaders.</b>	<p>Damage and harm to the individuals, families and friends arising from abuse.</p> <p>Legal claim against the church</p> <p>Adverse public reaction towards Crawley Baptist Church and/or legal claims against individuals and/or Crawley Baptist Church.</p>	<p>Insurance protection held through the Baptist Union Minister's Insurance, subject to regular review.</p> <p>Additional insurance cover held through the Association of Christian Counsellors.</p> <p>Adherence to established good practice.</p>
<b>Trustees make unintentional mistakes and/or bring the Church into disrepute through their actions.</b>	<p>Possible legal action against the Charity.</p>	<p>Greater training of Trustees in respect of their legal duties.</p> <p>Appropriate Trustee insurance cover in place.</p>

## CRAWLEY BAPTIST CHURCH

### Appendix A - Risk Management Report

<b>Premises</b>		
<b>Potential risk</b>	<b>Potential impact</b>	<b>Steps to mitigate risk</b>
<b>Inadequate Health &amp; Safety procedures and measures.</b>	<p>Claims from staff and/or voluntary staff due to actual or potential accidents occurring.</p> <p>Adverse inspection from H&amp;S officials resulting in legal action being taken against the Trustees.</p> <p>Deficiencies in Health and Safety provisions prevent the use of the premises, resulting in curtailment of the Church's activities.</p> <p>Overheating in sanctuary causing illness.</p> <p>Adequate ventilation (natural or mechanical) required to obtain cross flow of air. <i>(comment for consideration:) This is particularly important until COVID19 is eradicated as this virus thrives on poor ventilation)</i></p>	<p>Ongoing training arranged in H&amp;S, first aid, fire safety and food hygiene procedures, and personnel appointed in key areas.</p> <p>H&amp;S Policy approved and implemented.</p> <p>Risk Assessments carried out, implemented and under regular review.</p> <p>Ensure appropriate ventilation.</p> <p>Ensure that air conditioning is switched on as necessary (where fitted).</p> <p>Ensure that windows are open where required.</p>
<b>Premises left unlocked when unattended.</b>	Unauthorised access, possible theft and/or damage.	All Key Holders and leaders are briefed on security and lock-up procedures. Car park gates are normally closed and secured when there is no one in the building.
<b>Loss of external door keys.</b>	Unauthorised access, possible theft and/or damage.	Intruder alarm system is normally set when no one is in the building.
<b>Unauthorised parking in the car park.</b>	Restricted/limited use by authorised users.	Car park gates are normally closed and secured when there is no one in the building.
<b>Intruder</b>	Theft of equipment or resources.	CCTV installed and in use 24 hours.

# CRAWLEY BAPTIST CHURCH

## Appendix A - Risk Management Report

<b>Premises</b>		
<b>Potential risk</b>	<b>Potential impact</b>	<b>Steps to mitigate risk</b>
<b>Outside user groups using the premises unattended.</b>	<p>Misuse of premises</p> <p>Emergency during use</p>	<p>Appropriate checks with groups</p> <p>Appropriate training in procedures for fire and first aid in place.</p>
<b>Lack of / or insufficient insurance held by CBC</b>	<p>Insufficient / no cover if anything happens to any leader or volunteer, anybody using the premises, anybody on external activities.</p>	<p>Trustees to ensure that the appropriate insurance is maintained</p>
<b>Lack of / or insufficient insurance held by Contractors/external users when working on/using the premises</b>	<p>CBC Trustees prosecuted if something happens to the contractor, other users, staff or property, etc.</p>	<p>Premises Manager or other approved person confirms that Contractors hold correct or adequate insurance to comply with at least the appropriate laws plus our requirements.</p>
<b>Outbreak of COVID-19 amongst staff, volunteers or other building users.</b>	<p>COVID-19 virus caught by staff or volunteers or other building users resulting in illness of various degrees from minor illness through serious illness, disability or even death.</p>	<p>Ensure that premises are covid safe by following HM Government Regulations and Guidance, Baptists Together Guidance (updated as HM Government Regulations and Guidance are updated), HSE Guidance, and other Guidance, Regulations and requirements from other organisations.</p> <p>Completing and regularly reviewing/revision as appropriate the following risk assessment and processes:</p> <ul style="list-style-type: none"> <li>• Baptists Together Covid Coronavirus Risk Assessment for Opening Baptist Churches</li> <li>• Reoccupation checklist</li> <li>• Pre-event checklist</li> <li>• Cleaning checklist</li> <li>• CBC COVID -19 Guidance to Internal Users of the Church Premises</li> <li>• CBC COVID-19: Guidance to External Users of the Church Premises</li> </ul>